

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings of claims in the application:

LISTING OF CLAIMS:

1.(original) Method for secure and automated transmission of confidential information, in particular an identification code, to an authenticating organization (3) during a transaction with a user (1) according to which a first part of the confidential information is sent to the authenticating organization over a first network, characterized in that it comprises a stage according to which the user (1) sends the second part of the confidential information, complementary to the first part, to a neutral intermediary (4) over a second network (200) disjointed from the first network, the neutral intermediary (4) then sending to the authenticating organization (3), over a third network (300), the complementary part of the confidential information which it has received.

2.(original) Method according to claim 1, characterized in that the two complementary parts are entered on disjointed terminals.

3.(currently amended) Method according to ~~one of claims 1 and 2~~ claim 1, characterized in that the transmission of the first part of the confidential information to the authenticating organization (3) is carried out directly between the user (1) and said organization (3) over the first network.

4.(currently amended) Method according to ~~one of claims 1 and 2~~ claim 1, characterized in that the transmission of the first part of the confidential information to the authenticating organization (3) is carried out in the following stages:

- the user (1) sends the first part of the confidential information to a supplier of goods or services (2) over the first network (100);
- the supplier (2) then sends the first part to the organization (3) over a third network (300).

5.(currently amended) Method according to ~~one of claims 1 to 4~~ claim 1, characterized in that at least one session identifier, shared between at least two of the parties (1, 2, 3, 4) to the transaction, allow the authenticating organization (3) to reconstitute automatically the confidential information which the user (1) sends to it.

6.(original) Method according to claim 5, characterized in that each session identifier is generated by at least one of the parties (1, 2, 3, 4) to the transaction.

7.(currently amended) Method according to ~~one of claims 1 to 6~~ claim 1, characterized in that coordinates for calling back the user (1) over the second network (200) are sent to the neutral intermediary (4) by the authenticating organization (3) over the third network (300).

8.(currently amended) Method according to ~~one of claims 1 to 6~~ claim 1, characterized in that coordinates for calling back the user (1) over the second network (200) are sent to the neutral intermediary (4) by the supplier (2) of goods or services over the third network (300).

9.(currently amended) Method according to ~~one of claims 1 to 8~~ claim 1, characterized in that the communication over the first network (100) between the user (1) and the authenticating organization (3) or the supplier of goods or services (2) is

transferred automatically to the neutral intermediary (4) for the transaction.

10.(original) Method according to claim 9, characterized in that coordinates for calling back the user (1) over the second network (200) are sent to the neutral intermediary (4) by the user (1) over the first network (100).

11.(currently amended) Method according to ~~one of claims 1 to 10~~ claim 1, characterized in that the neutral intermediary (4) contacts the user (1) automatically over the second network (200) to retrieve the second complementary part of the confidential information.

12.(currently amended) Method according to ~~one of claims 1 to 6~~ claim 1, characterized in that the user (1) contacts the neutral intermediary (4) over the network (200) to send the second complementary part of the confidential information, associated with a session identifier.

13.(currently amended) Method according to ~~one of claims 1 to 12~~ claim 1, characterized in that the third network (300) is a secure point to point network.

14.(currently amended) Method according to ~~one of claims 1 to 13~~ claim 1, characterized in that the neutral intermediary (4) requests the user (1) to provide, in addition to the confidential information to be sent to the organization (3), a personal code which allows the user (1) to be identified.

15.(original) Method according to claim 14, characterized in that the personal code is sent, via a secure point to point network, to a second authenticating organization with which the user (1) has previously registered or to which the user (1) is known.

16. (currently amended) Method according to ~~one of claims 14 or 15~~  
claim 14, characterized in that the personal code is a digital or  
voice code entered on a connected terminal (12).

17. (currently amended) Method according to ~~one of claims 9 to 16~~  
claim 9, characterized in that the user (1) is automatically  
guided by the neutral intermediary (4) through the various stages  
of the method for sending the second part of the confidential  
information over the first (100) and/or second (200) network  
respectively, in a coordinated and optionally synchronized  
manner.

18. (currently amended) Method according to ~~one of claims 1 to 17~~  
claim 1, characterized in that the user (1) is automatically  
guided by the various parties (2,3,4) to the transaction through  
the various information exchange stages over the first (100)  
and/or second (200) networks respectively, in a coordinated and  
optionally synchronized manner.

19. (currently amended) Method according to ~~one of claims 1 to 18~~  
claim 1, characterized in that the neutral intermediary (4)  
and/or the organization (3) store(s) the coordinates of user (1)  
in an uncoded or reversibly encrypted manner.

20. (currently amended) Method according to ~~one of claims 1 to 19~~  
claim 1, characterized in that the neutral intermediary (4)  
and/or the organization (3) store(s) in an uncoded or reversible  
encrypted manner the second complementary part of the  
confidential information supplied by the user (1) over the  
network (200).

21. (currently amended) Method according to ~~one of claims 14 to 20~~  
claim 14, characterized in that the neutral intermediary (4)

and/or the organization (3) store(s) the personal code sent by the user (1) in an uncoded or reversible manner.

22.(currently amended) Method according to ~~one of claims 1 to 21~~ claim 1, characterized in that the neutral intermediary (4) and/or the organization (3) establish a transaction log.

23.(original) Method according to claim 22, characterized in that the log established by the neutral intermediary (4) and/or the organization (3) is anonymous.

24.(original) Method according to claim 23, characterized in that the anonymity of the log is ensured by a non-decipherable coding of a combination of the coordinates of the user (1) sent over the second network (200) and of the second part of the confidential information sent by the user (1) to the neutral intermediary (4) over the second network (200).

25.(currently amended) Method according to ~~claims 14 to 24~~ claim 14, characterized in that the personal code is stored, optionally in combination with the coordinates of the user on the network (200) by means of an undecipherable coding.

26.(currently amended) Method according to ~~one of claims 22 to 25~~ claim 22, characterized in that the neutral intermediary (4) sends an advice linked to the transaction log of the user (1) over the network (300).

27.(currently amended) Method according to ~~one of claims 7 to 26~~ claim 7, characterized in that the neutral intermediary (4) contacts the user (1) again after the latter has disconnected from the first network (100), said connection to the first network (100) being re-established once the second part of the

confidential information has been sent to the neutral intermediary (4).

28.(original) System for securely transmitting confidential information, in particular an identification code, to an authenticating organization (3) during a transaction, comprising means at the location of a user (1) in a transaction with means at an authenticating organization (3) and/or means (21) at a supplier (2) of goods or services, and means (41) at a neutral intermediary (4), characterized in that the means at the location of user (1) comprise means (11) capable of sending a first part of the confidential information to means (21) at the supplier (2) of goods or services or at the organization (3) over a first network (100), means at the location of the user (1) also comprising means (12) capable of sending the second complementary part of the confidential information to means (42) at the neutral intermediary (4) over the second network (200), the means at the neutral intermediary (4) and/or the means at the supplier (2) further comprising means (23, 43) capable of sending the part of the code which they have received to means (33) at the authenticating organization (3).

29.(original) System according to claim 28, characterized in that the first (100) and second (200) networks are disjointed.

30.(original) System according to claim 29, characterized in that the first (100) and second (200) networks use different communication technologies and protocols.

31.(currently amended) System according to ~~one of claims 28 to 30~~ claim 28, characterized in that the entry means (11) on the first network (100) are independent of the entry means (12) on the second network (200).

32.(currently amended) System according to ~~one of claims 28 to 31~~ claim 28, characterized in that the authenticating organization (3), the neutral intermediary (4) and/or the supplier (2) of goods or services comprise means capable of generating or managing at least one session identifier for exchanging and/or retrieving information concerning the transaction and allowing the authenticating organization (3) to reconstitute the confidential information sent by the user (1) via the entry means (11,12) over the first and second networks (100, 200).

33.(currently amended) System according to ~~one of claims 28 to 32~~ claim 28, characterized in that the neutral intermediary (4) comprises means (42, 44) capable of automatically contacting the entry means (12) of the user (1) over the second network (200) so that the user sends the second part of the confidential code..

34.(currently amended) System according to ~~one of claims 28 to 33~~, claim 28 characterized in that the neutral intermediary (4) comprises means capable of generating digital fingerprints or unidirectional encryption.

35.(currently amended) System according to ~~one of claims 28 to 34~~ claim 28, characterized in that the supplier of goods or services comprises means capable of transferring the communication over the first network (100) between the means of entry (11) at the location of the user connected to server-forming means (21) at the supplier to server-forming means (41) at the neutral intermediary (4), thus automatically connecting the user (1) to the neutral intermediary (4) and thus enabling the two parties to interact.

36.(currently amended) System according to ~~one of claims 28 to 35~~ claim 28, characterized in that the supplier (2) of goods or services, the authenticating organization (3) and the neutral

intermediary (4) comprise means (23,33,43) allowing the transmission of secure point to point data over a third network (300).

37.(currently amended) System according to ~~one of claims 28 to 36~~ claim 28, characterized in that the neutral intermediary (4) has means (41, 42, 43, 44) enabling it to coordinate and/or synchronize messages over the networks (100, 200 and 300).

38.(currently amended) Systems according to ~~one of claims 28 to 37~~ claim 28, characterized in that the neutral intermediary (4) and/or the authenticating organization (3) comprise(s) means (44) capable of storing information supplied by the user (1) and system utilization statistics.

39.(currently amended) System according to ~~one of claims 28 to 38~~ claim 28, characterized in that the neutral intermediary (4) comprises means (42) capable of voice recognition and/or voice synthesis.

40.(currently amended) System according to ~~one of claims 28 to 39~~ claim 28, characterized in that the user (1) comprises means (12) capable of automatically contacting the server-forming means (42, 44) of the neutral intermediary (4) over the second network (200) in order to send the second part of the confidential code.

41.(currently amended) System according to ~~one of claims 28 to 40~~ claim 28, characterized in that the neutral intermediary (4) comprises means capable of being contacted by the user (1) over the second network (200) to enable the transmission of the second part of the confidential information.

42.(currently amended) System according to ~~one of claims 28 to 41~~ claim 28, characterized in that the neutral intermediary (4)



and/or the organization (3) comprise(s) means capable of identifying the user in a log using the confidential code sent during the transaction.

43.(currently amended) System according to ~~one of claims 28 to 42~~ claim 28, characterized in that from its privileged position, the authenticating organization (3) also comprises the means of the neutral intermediary (4).